IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	: 10/733,837	Confirmation No.:	2209
Applicant	: Herman Rodriguez, et al.		
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Title	: E-CHECK AND E-COMMERCE		
Art Unit	: 3696		
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Customer No.	: 45557		

Mail Stop Amendment
Commission for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Applicants submit herewith patents, publications or other information of which they are aware, which they believe may be material to the patentability of this application and in respect of which there may be a duty to disclose in accordance with 37 C.F.R. § 1.56.

While this Information Disclosure Statement may be "material" pursuant to 37 C.F.R. § 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR § 1.56 (b) exists.

The patents and/or publications submitted herewith are set forth on the attached form, PTO-1449.

No fee is believed due with this paper. However, if any fee is determined to be required, the Office is authorized to charge Deposit Account 09-0447 for any such required fee.

Respectfully submitted,

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